Case 15-32030 Doc 1 Filed 09/21/15 Entered 09/21/15 10:23:49 Desc Main

\*\*Desc Main Document Page 1 of 44\*\*

B1 (Offic	ial Form 1) (04/1	3)		Docume	ent	Page 1 of 44	4
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Nome					OKI	•	
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All Other	Names uped by	1		W W		ivame of Jo	oint Deltor (Spouse) (Last, First Middle)
	married, maiden,	and trade nan	nes):			All Other N	ames used by the I
Last four	digits of Son Co		-			(include ina	rried, maiden, and trade names):
(if more ti	han one, state all	c. or Individu: ):	al-Taxpayer I.D.	(ITIN)/Compl	ete EIN	Last four dia	
						(if more than	gits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN
381	U Lebtor (I	No. and Street	City, and State	):			
1 5	1 Buch	25				2 C	ss of Joint Debtor (No. and Street, City, and State):
12	1 Choon	fast	し、わ	<u> </u>			1 DWG
County of 1	Residence or of t	he Principal P	lace of Business	ZIP COD	E 6879	2 K	- whom Pan) In ELECOPE COLUMN
Mailing Ad	dress of Debtor	if different fo	om street addres	OUN	_	County of Res	sidence or of the Principal Place of Business:
[		amerent In	om street addres	s):		Mailing Addre	ess white States and S
							ess of Bohir Beblar (ir different from street address):
Location of	Principal			ZIP CODE		ı	
	· · · · · · · · · · · · · · · · · · ·	of Business D	ebtor (if differe	nt from street a	ddress abo	lve).	SEP 2 1 2015 PROPE
	Type o	f Debtor					ZIP CODE
	(Form of C	one box.)		(Check or	Natur	e of Business	JEFFREY P ALICTEART A ZIP-CODE
Individu				1_			Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)
	ual (includes Joir libit D on page 2			Hea	aith Care I	Business	Channe m
Partners	hin (metades El	C and LLP)		111		Real Estate as defined 01(51B)	
Other (1	f debtor in mas		entities, check	[ L. Kai	lroad kbroker		Chapter 11 Chapter 11 Chapter 12 Recognition of a Foreign Main Proceeding Chapter 12 Chapter 12
this box	and state type of	entity below.	)	Corr	modity R	roker	Chapter 15 Patition C
	Chapter 1	Debtors		Clea Othe	ring Bank		Recognition of a Foreign Nonmain Proceeding
Country of deb	tor's center of m	ain interests:		100	Tax-Exe	mpt Entity	
2						if applicable.)	Nature of Debts
Each country in against debtor is	s pending:	proceeding b	y, regarding, or	Debto	or is a tax-	exempt organization	(Check one box.) Debts are primarily consumer Debts are debts, defined in 11 H.S.C.
	_					exempt organization the United States al Revenue Code).	§ 101(8) as "incurred! primarily
	Fili	ng For (C)				code).	individual primarily for business debts
☐ Full Filing	Fee attached.	ng Fee (Chec	k one box.)				personal, family, or household purpose."
						Check one box:	Chapter 11 Debters
Filing Fee t	to be paid in insta	illments (appi	icable to individ ation certifying	nole t s		Debtor ic a a	nall business debtor as defined in 11 U.S.C. § 101(51D). a small business debtor as defined in 11 U.S.C. § 101(51D).
unable to pa	ly fee except in it	un's consider	icable to individ ation certifying Rule 1006(b) Se	uais only). Mu that the debtor	ist attach	TOTO STOOL	nall business debtor as defined in 11 U.S.C. § 101(51D). a small business debtor as defined in 11 U.S.C. § 101(51D).
Filing Fee	mi		(-), ()(	e Official For	n 3A.	Debtor's age	
attach signec	application for	applicable to the court's co-	chapter 7 individual chapter 7	duals only). M	ust	insiders or affi	egate noncontingent liquidated debts (excluding debts owed to liates) are less than \$2,490,925 (amount subject to adjustment levery three years thereafter).
			asideration. See	Official Form	3B.		three years thereafter)
					- 1	Check all applicable	***
tatistical/Adminis	strative Informa	tion				Acceptances of	filed with this petition.
Debtor -						of creditors, in a	filed with this petition. the plan were solicited prepetition from one or more classes accordance with 11 U.S.C. § 1126(b).
Debtor es	stimates that func stimates that, afte	is will be avai	lable for distribi property is excli	ition to unsecu-	red or - 2".		ill be no funds available for
distribution of the distri	on to unsecured of	reditors.	property is exclu	ided and admir	ristrative e	ors. Expenses naid at	COURT USE ONLY
9 50-99	T Creditors		<u></u>			paid, there W	III be no funds available for
~ 301.00	100-199	200-999	□ 1,000-			L.,	
20-99			5,000	5,001- 10,000	10,00	25,001-	50,001- Over C
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mated Assets	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100 million	0,001 \$100,000,001 to \$500	NORTHER DISTRICT OF ILLINDIS  1 \$500,000,001 More than
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# volunt	cial Form 1) (04/13) Document Pa		
(This pe	age must be completed and filed in every case.)	Name of Debtor(s)	ħ
Location	All Prior Bankrostes C	Traine of Debtor(s)	Page Page
Where F	n All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two attach addition	Johnson, Kristy Ac
Location	neu.	Case Number:	onal sheet.)
Where F		1	Date Filed:
		Case Number:	
Name of	Pending Bankruptcy Case Filed by any Spouse, Partner, or A Debtor:		Date Filed:
	7	Care N Debtor (If more than one	attach additional chart
District:		Case Number:	Date Filed:
		Relationship:	- Lis I Med.
			Judge:
	Exhibit A		
(10 be co	empleted if debtor is required to file periodic reports (e.g., forms 10K and priviles and Exchange Commission pursuant to Section 10K.		
of the Seco	the Securities and Exchange Commission pursuant to Section 13 or 15(d) urities Exchange Act of 1934 and is requesting relief under about 15 or 15(d)	(To be a second	hibit B
410 0000	urities Exchange Act of 1934 and is requesting relief under chapter 11.)	whose debte	if debtor is an individual
	Samuel Chapter (1.)	vois arc pr	marry consumer debte )
		I, the attorney for the petitioner named	in the forces
		I, the attorney for the petitioner named informed the petitioner that [he or she] of title II, United States Code, and has such chapter. I forther	may proceed under the
] Exhi		of title 11, United States Code, and has such chapter. I further certify that I have by 11 11 S.C. 5.24241.	e explained the relief applies.
TI EXIII	bit A is attached and made a part of this petition.	such chapter. I further certify that I have by 11 U.S.C. § 342(b).	e delivered to the debtor the notice
_			are notice requ
		x	
		Signature of Attorney for Debtor(s)	(Date)
oes the del	Exhibit over own or have possession of any property that poses or is alleged to pose a tend Exhibit C is attached and made a part of this petition.	(3)	(Lizate)
	Exhibit	C .	
Yes, a	and Exhibit C is attached and made a part of this petition.	reat of imminent and identifiable harm	O muhlic heatet
	and made a part of this petition.		o public health or safety?
No.			
is is a joint		ion.	
is is a joint		ion.	
is is a joint Exhibit I	petition:  D, also completed and signed by the joint debtor, is attached and made a part of this petition:	ion. f this petition.	
is is a joint	petition:  D, also completed and signed by the joint debtor, is attached and made a part of this petition:	ion. f this petition.	
is is a joint Exhibit I	Information Regarding the  Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition;	on.  Ochtor - Venue  box.)  iness, or principal assets in this District	
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Exhibit I	Information Regarding the Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days than There is a bankruptcy case concerning debtor's affiliate, general area.	ion.  f this petition.  Pehtor - Venue  box.)  iness, or principal assets in this District  in any other District	for 180 days immediately
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BI (Official Form 1) (04/13) DOCUMENT	Page 3 of 44
Voluntary Petition	
(This page must be completed and filed in every case.)	Name of Debtor(s):
Signatura(a) CD	Signatures Sedicil Minsey Kristy Down
Signature(s) of Debtor(s) (Individual/Joint)	
I declare under penalty of perjury that the information provided in this petition	Signature of a Foreign Representative
If petitioner is an indicate the	n is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debter in this petition is true.
[If petitioner is an individual whose debts are primarily consumer debts a chosen to file under chapter 7] I am aware that I may reconsumer	
or 13 of title 11. United States Code	11. 12
Chapter, and choose to proceed a valiable under each	th such I (Check only one how)
	T Immunities
, 9 1, 0.3.0. § 342(8).	Certified copies of the documents required by 11 U.S.C. & 1515 are officially
I request relief in accordance with the chapter of title 11, United States specified in this petition.	Code, Chapter of title 11 cross 1511, I request relief in accordance with the
Ix Solow Ola.	Code, chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Signature of Debtor	die foreign main proceeding is attached
	X (Signature CD)
X altricky Oberta	(Signature of Foreign Representative)
Signature of Joint Debror 312 - 869 - 1687	
Telephone Number (if not	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney) 9-7-7-7615	S Prosentato)
Date / CI OD	Date
Signature of Attorney*	
X _	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)	declare and
<del></del>	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as
Printed Name of Attorney for Debtor(s)	PROVIDED THE destor will.
Firm Name	1 COUNTED TIMES 11 11 CO. Co
	notice of the maximum property of the maximum property of the maximum profice of the maximu
Address	notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.
7.001(5)8	or accepting any fee from the debtor, as required in that section. Official Form 19 is
Telephone Number	
Date	Printed Name and title : 6
Date	Printed Name and title, if any, of Bankruptcy Petition Preparer
a case in which 8 707/b/(4)(D)	
a a case in which § 707(b)(4)(D) applies, this signature also constitutes a tification that the attorney has no knowledge after an inquiry that the information he schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer principal.
the schedules is incorrect.	state the Social-Security number of the officer, principal, responsible person or
	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	<del>-  </del>
Clare under penetra e c	
correct, and that I have been authorized to file this petition on behalf of the tor.	Address
tor. the this petition on behalf of the	1001055
debtor requests the rolling in	1
debtor requests the relief in accordance with the chapter of title 11, United States e, specified in this petition.	X O
positor.	Signature
C	
Signature of Authorized Individual	Date
Printed Name of Authorized Individual	
<del></del>	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
itle of Authorized Individual	partner whose Social-Security number is provided above.
ate	Names and Social Santa
valle ———————————————————————————————————	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankrupter, position
	in preparing this document unless the bankruptcy petition prepared or assisted individual.
1	
į.	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person
į	to the appropriate official form for each person.
	person.
	A bankrupicy petition preparer's failure to comply with the provisions of title 11 and
	the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.
	both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT

In re Sedrich Johnsly Kristy Hoosfa	Case No	(if known)
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# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

B 1D (Official Form 1, Exhibit D) (12/09)

#### UNITED STATES BANKRUPTCY COURT

In re Sed nich Schnan	Case No
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

23. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

🗖 4. I am not requir	red to receive a credit counseling briefing because of: [Check the
applicable statement.] [M	ust be accompanied by a motion for determination by the court.]
☐ Incapacit	y. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of menta
	ficiency so as to be incapable of realizing and making rational
decisions with resp	ect to financial responsibilities.);
Disability	v. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being una	ble, after reasonable effort, to participate in a credit counseling
briefing in person, 1	by telephone, or through the Internet.);
☐ Active m	ilitary duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Debtor Courty Acoustic

Date: 9/21/2015

correct.

Save As.

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B 6 Summary (Official Form 6 - Summary) (12/13)

# UNITED STATES BANKRUPTCY COURT

In re_ Sedrich Johnson Kisty Acoska	
Debtor Debtor	Case No.
	Chapter 13

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			.,,		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	No		\$		JOHER
B - Personal Property	41	3	\$ 3300		
C - Property Claimed as Exempt	TH)		330		
D - Creditors Holding Secured Claims	Nu	\.		\$ 0	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	No			\$ 0	
F - Creditors Holding Unsecured Nonpriority Claims	41			\$ 17 Gy010	
G - Executory Contracts and Unexpired Leases	No				
H - Codebtors	40	1			
- Current Income of Individual Debtor(s)	45	2			s £7)00
- Current Expenditures of Individual Debtors(s)	Nरा	3			5 U+711
ТО	FAL	15	s 3300	s Nejord	1200

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B 6 Summary (Official Form 6 - Summary) (12/13)

# UNITED STATES BANKRUPTCY COURT

c.1. 1 40	- Northern District	WIL _	
In re Shich Whyshy Debior	Krish Aush	Case No.	
	•	Chapter 13	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	An	nount
Domestic Support Obligations (from Schedule E)	\$	0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0
Student Loan Obligations (from Schedule F)	s	0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0
TOTAL	\$	0

#### State the following:

Average Income (from Schedule I, Line 12)	\$ 5000
Average Expenses (from Schedule J, Line 22)	\$ 4500
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 2090

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0
4. Total from Schedule F		\$ 174,000
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 174,000

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B6A (Official Form 6A) (12/07)	
In re South Johnson, Kish Alosh	Case No(If known)

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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B 6B (Official Form 6B) (12/07)	
In re Scalar Miser) Debtor	Kristy, Acosh

Case No.	<del></del>
	(If known)

# SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

		]		Bankr. P. 100/(m).
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.      Security deposits with public utilities, telephone companies, land-	X	Bank 1/1999 Francial Checking Account	1	50,00
lords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other		further, to, but	ゴ	1500
<ul><li>collections or collectibles.</li><li>6. Wearing apparel.</li><li>7. Furs and jewelry.</li><li>8. Firearms and sports, photo-</li></ul>		clittes from Short	J	250
graphic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.  11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	1			

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B 6B (Official Form 6B) (12/07) -- Cont.

In re Scarch Thusan Kish Acoda

Case No	
	(If known)

# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	1		<del>                                     </del>	
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	K			
16. Accounts receivable.	1			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	1			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	1			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	L			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	1			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				

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B 6B (Official Form 6B) (12/07) -- Cont.

Inre Sedrich	Thusay V	(ruh)	Acosm
Debtor	J		

Case No.	
	(If known)
	(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.  23. Licenses, franchises, and other general intangibles. Give particulars.  24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X X X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.  26. Boats, motors, and accessories.  27. Aircraft and accessories.  28. Office equipment, furnishings, and supplies.	X	1999 Fordetpiha Silver Adr. Tran 215/000 mbs	1	1200
29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.	<   <			
32. Crops - growing or harvested. Give particulars.  3. Farming equipment and implements.  4. Farm supplies, chemicals, and feed.  5. Other personal property of any kind of already listed. Itemize.	<i>L L L L L L L L L L</i>			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (04/13)

In re Sedrich Julish Krish Arosta Case No.

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)

 $\square$  Check if debtor claims a homestead exemption that exceeds \$155,675.\*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Banklliana e Franca Chechy Account	ICCS 5/12-1001	50	b
funitions, with	tics 3/n-1001	1500	D
year clothy scarship	ticsTnyool	250	D
1600 Fund M	TCCS 5/12-109	1200	$\mathcal{O}$
1999 Ford pr 210,000 may			

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6D (Official Form 6D) (12/07)	C . T.	/ / /	
In re	Sedra Julyan	KIMACOSV	
***************************************	Debtor	Case No.	(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

		to report on any benedike D.									
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	PORTION IF			
ACCOUNT NO.											
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ACCOUNT NO.			VALUE \$								
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To the state of th						ļ					
ACCOUNT NO.			VALUE \$								
continuation sheets			VALUE \$								
attached			Subtotal ► (Total of this page)			T	\$	\$			
			Total ► (Use only on last page)				\$	\$			
						( S	Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related			

Data.)

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B 6D (Official Form 6D) (12/07) - Cont.	
In re School July Wish Aroth Debtor	Case No(if known)
	· · · · · · · · · · · · · · · · · · ·

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

			(Communion	OHEC	;			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAI WITHOUT DEDUCTING VALU OF COLLATERAL	PORTION, IF
ACCOUNT NO.		1	APT	-				
ACCOUNT NO.			VALUE \$	]				
	77 de m. 70							
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neet noofcontinuati eets attached to Schedule of reditors Holding Secured aims	on		Subtotal (s)► (Total(s) of this page)	1.	L	\$		\$
			Total(s) ► (Use only on last page)			\$		\$
						(I Si	Report also on ummary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

report also on Statistical Summary of Certain Liabilities and Related Data.) Case 15-32030 Doc 1 Filed 09/21/15 Entered 09/21/15 10:23:49 Desc Main Page 17 of 44 Document

B6E (Official Form 6E) (04/13)

Inre Sedich Johnson Kristy Acost Case No. (if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors rv of Certain Liabilities and Related Date

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations  Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualify including vacation.

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (04/13) Cont.
In re Sidnet Jehry Kristy Aco, 8h Case No. (if known)
Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
continuation sheets attached

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B6E (Official Form 6E) (04/13) - Cont. In re\_School Johnson (if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

	·	T	T		· · · · · · · · · · · · · · · · · · ·			Type of Prio	rity fo	r Claims I	isted	on This Shee
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WA INCURRED AND CONSIDERATION FOR CLAIM	ı	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUN OF CLAIM	ł	AMOUN ENTITL TO PRIORY	ED	AMOUNT NOT ENTITLE! TO PRIORITY, ANY
Account No.	7			+					_			
Account No.	1											
Account No.	-				+	+			_		-	
ccount No.												i
											1	
et no of continuation sheets attached to Sched fitors Holding Priority Claims	iule o	<u></u>		S	ubtota	ls>	\$		2			
		(I Jea	(Total		_	1	\$		3 4 5 4	v t sign		
		COLIC	only on last page of the clule E. Report also on the	comp ie Su	leted mmary	<i>y</i>						
		the Sta	only on last page of the coule E. If applicable, repositistical Summary of Centies and Related Data.)	ompi	Totals eted so on	» [			\$		\$	

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D Of (Official Poliff of) (12/07)	
In re Sedich Johnson Kristy Acosh	Case No(if known)

D OF Official Page (F) (18 (8)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities

and Related Data	74 15 (A)	marviduai Wit	h primarily consumer debts, report thi	s total a	ilso on t	he Stat	istical Summary of Ce
☐ Check this box if debtor has no	credito	rs holding uns	ecured claims to report on this Sched	ule F			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Hagstar Bank 5181 Corporate Dr. Troy, MI 48098		J	7/2015			X	171,000
ACCOUNŤ NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Continuation sheets attached		(Report also	(Use only on last page of the co o on Summary of Schedules and, if applica Summary of Certain Liabiliti	ble, on t	Scheduli he Statis	al≯ e F.)	174,0W

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B 6G (Official Form 6G) (12/07)	
Inre State Johnson Krish Arosta Debtor	Case No(if known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B 6H (Official Form 6H) (12/07)

In re Schuk Juhnson, Kisty Arush

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

$\nabla$	
11	
~	

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this information to identi	íy your case:				
Debtor 1 Kasky	Middle Name	ACOSTV Last Name			
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the	· Natura &	siskict w	かし		
Case number (if known)	****	<del></del>	Che	eck if this is:	
				An amended filing	
			<u> </u>	A supplement showing po chapter 13 income as of t	ost-petition the following date:
Official Form B 6I				MM / DD / YYYY	and tollowing date.
Schedule I: You	ur Income				12/13
Be as complete and accurate as p supplying correct information. If y if you are separated and your spo separate sheet to this form. On the Part 1: Describe Employment	use is not filing with you e top of any additional p	ining jointly, and y	our spouse is living	with you, include information	tion about your spouse
Fill in your employment information.		Debtor 1		Debtor 2 or non	-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employ	/ed	Employed Not employed	
Include part-time, seasonal, or self-employed work.		<i>-</i>	1111	- V	•
Occupation may Include student or homemaker, if it applies.	Occupation	H. C.	1 2 Ca	Mary Mary	
	Employer's name	1100 80	.340C CPO	· V(0	
	Employer's address	Number Street	Shor Cas	Number Street	-
	How long employed the	Hannar City Dre? A	State ZIP Code	City	State ZIP Code
Part 2: Give Details About	Monthly income			19600	
Estimate monthly income as of spouse unless you are separated. If you or your non-filing spouse habelow. If you need more space, at	ve more than one employe	er combine the info			1
			For Debtor	For Debtor 2 or non-filing spouse	
<ol><li>List monthly gross wages, sala deductions). If not paid monthly, or</li></ol>	ry, and commissions (be alculate what the monthly	efore all payroll wage would be.	2 \$ 2400	) \$	
3. Estimate and list monthly overt	ime pay.		3. + <u>\$</u>	+ \$	
4. Calculate gross income. Add line	e 2 + líne 3.		4. \$ 2400	\$	

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Document	Page 2	4 of 44	
Debtor 1 KS (SM ACO SM Last Name Last Name	- 	Case number (if kno	энл)
		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	→ 4.	s 2400	\$
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions  5b. Mandatory contributions for retirement plans	5a. 5b.	\$ 300	\$
5c. Voluntary contributions for retirement plans	50. 5c.	sO	\$ \$
5d. Required repayments of retirement fund loans	5d.	\$	\$
5e. Insurance 5f. Domestic support obligations	5e.	\$	\$
5g. Union dues	5f.	\$\$	\$
5h. Other deductions. Specify:	5g. 5h.	+5 0	₽ <u></u>
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f +		\$ 300	\$
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 3-100	\$
8. List all other income regularly received:			
<ol> <li>Net income from rental property and from operating a busine profession, or farm</li> </ol>	988,		
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the tota monthly net income.	s al 8a.	ş	\$
8b. Interest and dividends	8b.	s O	8
8c. Family support payments that you, a non-filing spouse, or a regularly receive	dependent	V	
Include alimony, spousal support, child support, maintenance, div settlement, and property settlement.	orce 8c.	\$	\$
8d. Unemployment compensation	8d.	s O	\$
8e. Social Security	8e.	s 0	\$
8f. Other government assistance that you regularly receive			T
Include cash assistance and the value (if known) of any non-cash that you receive, such as food stamps (benefits under the Suppler Nutrition Assistance Program) or housing subsidies.	assistance nental	\$	\$
Specify:	8f.		
8g. Pension or retirement income	8g.	sO	\$
8h Other monthly income Specific	<b>.</b>		

	Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 200 + \$ 0 = \$	4
11.	. State all other regular contributions to the expenses that you list in S	Schedule J.	<del></del>
	Include contributions from an unmarried partner, members of your househother friends or relatives.		

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12.

monthly income

13. Do you expect an increase or decrease within the year after you file this form?

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.

|--|

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Fill in this information to identify	your case:			
Debtor 1 State Name	Middle Name	Sunsu Last Name		
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:	Northern	District of	2	
Case number (If known)			Check if	
				mended filing  pplement showing post-petition
Official Form P. Cl				ter 13 income as of the following date:
Official Form B 6I			MM / I	DD / YYYY
Schedule I: You				12/13
supplying correct information. If y	ou are married and not fil use is not filing with you, top of any additional pa	ling jointly, and yo do not include in	our spouse is living with formation about your so	tor 2), both are equally responsible for you, include information about your spouse. ouse. If more space is needed, attach a known). Answer every question.
Fill in your employment information.		Debtor 1	· · · · · · · · · · · · · · · · · · ·	Debtor 2 or non-filling spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employ	red	Employed  Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Cinem	atographe	
Occupation may Include student or homemaker, if it applies.	Occupation	Clara	VILLANTTO	•
	Employer's name	Carla	/	
	Employer's address	Number Street	E 173 va si	Number Street
		som H	ollary FC ledy	73
	How long employed the	re? 4	State ZIP Code	City State ZIP Code
Part 2: Give Details About	Monthly Income			
Estimate monthly income as of spouse unless you are separated.	the date you file this form	n. If you have nothi	ing to report for any line, w	rite \$0 in the space. Include your non-filing
If you or your non-filing spouse ha below. If you need more space, at	ve more than one employe tach a separate sheet to th	er, combine the info nis form.	rmation for all employers	for that person on the lines
			For Debtor 1	For Debtor 2 or non-filing spouse
<ol><li>List monthly gross wages, sala deductions). If not paid monthly,</li></ol>			2 \$ 2900	\$
3. Estimate and list monthly over	time pay.		3. +\$	+ \$
4. Calculate gross income. Add lin	e 2 + line 3.		4. \$ 2900	\$

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Debtor 1

Case number (if known)\_\_

		For D	ebtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$ 0	1900	\$	<del></del> ,
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions	5a.	s ′	o	\$	
5b. Mandatory contributions for retirement plans	5b.	\$	0	\$	•
5c. Voluntary contributions for retirement plans	5c.	\$	0	\$	<b>-</b>
5d. Required repayments of retirement fund loans	5d.	\$	0	\$	_
5e. Insurance	5e.	\$	0	\$	_
5f. Domestic support obligations	5f.	\$	0	\$	-
5g. Union dues	5g.	\$	<u> </u>	\$	_
5h. Other deductions. Specify:	5h.	+ \$	0	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	0	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	<u> </u>	\$	-
8. List all other income regularly received:					
8a. Net income from rental property and from operating a business, profession, or farm		_			
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	)	\$	
8b. Interest and dividends	8b.	\$	0	\$	
8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	ent		0		
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	<u> </u>	\$	
8d. Unemployment compensation	8d.	\$	<u>U</u>	\$	
8e. Social Security	8e.	\$	0	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	ice 8f.	\$ <u>(</u>	)	\$	
8g. Pension or retirement income			J	_	
	8g.	\$	7	\$	
8h. Other monthly income. Specify:	8h. r	+ \$	<del></del>	+\$	•
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$		\$	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	s_1	950.	* \$	= \$ 2900
11. State all other regular contributions to the expenses that you list in Sched Include contributions from an unmarried partner, members of your household, y other friends or relatives.	our de				
Do not include any amounts already included in lines 2-10 or amounts that are specify:			oay expen		+ \$
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of Ce	result i	s the com	ibined mor	nthly income.	\$ 2900
2. Constant and Statistical Gammary of Ce	un L	apnilico (	ana nelale	ed Data, if it applies 12.	Combined
13. Do you expect an increase or decrease within the year after you file this file.	orm?	-			monthly income
Yes. Explain:					

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Fill in this information to ide	ntify, your good			
Debtor 1 SCA (1)(	A Till.			
Debtor 2	Middle Name Last Name	Check if th	is is:	
(Spouse, if filing) First Name	Middle Name Last Name	An ame	ended filing	
United States Bankruptcy Court for t	the: Nother Bistric	TWIT A Suppl	ement showing post-netition of	hanter 13
Case number (If known)		CAPETIA	es as of the following date:	mapter 15
		MM / DD		
Official Form B 6J	~	maintair	ate filing for Debtor 2 because is a separate household	Debtor 2
Schedule J: Yo	our Expenses			
Be as complete and accurate as	non-ible to	iling to anther the		12/13
(if known). Answer every question	possible. If two married people are feded, attach another sheet to this for on.	ming together, both are equally res m. On the top of any additional na	ponsible for supplying correct	
Part 1: Describe Your He		, state pe	ges, write your name and case	number
1. Is this a joint case?	ousenoju -			
No. Go to line 2.		· · · · · · · · · · · · · · · · · · ·		
Yes. Does Debtor 2 live in a	Senarate housek-lijo			
	- operate nousenold?			
	île a separate Schedule J.			
2. Do you have dependents?				
Do not list Debtor 1 and Debtor 2.	No Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's Does depe	ndent live
Do not state the dependents'	each dependent	<u>C</u>	age with you?	
names.			No	
		daville	Yes	
			No	
		-	No	
			Yes	
			No	
			Yes	
	NAMES OF THE OWN OWN OF THE OWN		No	
Do your expenses include expenses of people other than yourself and your dependents?	No Yes		Yes	
art 2: Estimate Your Ongoin	Section 19 Company of the Company of			- All Land of Spirits of Spirits I (1970-1986)
stimate your expenses as of your b	ankeneta. Cr.			
penses as of a date after the banks	eankruptcy filing date unless you are ruptcy is filed. If this is a supplement	using this form as a supplement i	n a Chapter 13 case to report	
Lugarie daté.		of evecy title DOX at th	e top of the form and fill in the	
such assistance and have included	ash government assistance if you kr d it on Schedule I: Your Income (Offic	ow the value		
The rental or home ownership exp any rent for the ground or lot.	enses for your residence. Include firs	t mortgage payments and	Your expenses	
If not included in line 4:		4.	2000	
4a. Real estate taxes				
		<b>4</b> a.	, <i>O</i>	
reporty, nomeowners, or rente		4b.	\$ 300	
and	upkeep expenses	4c.	\$ 100	
or col	ndominium dues	4d.	s O.	
ial Form B 6J		- <del>1</del> u.	¥	

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Debtor 1 Switch Junio Case number (# known)\_\_\_\_\_\_\_

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	<b>5</b> .	\$
			_
6.	Utilities:	6a.	, 200
	6a. Electricity, heat, natural gas	6b.	100
	6b. Water, sewer, garbage collection	6c,	: 200
	6c. Telephone, cell phone, Internet, satellite, and cable services  6d. Other. Specify:		: 100
		6d.	200
	Food and housekeeping supplies	7.	\$
	Childcare and children's education costs	8.	\$
9.	Clothing, laundry, and dry cleaning	9.	\$ 50
O.	Personal care products and services	10.	\$
1.	Medical and dental expenses	11.	\$ <u>50</u>
2.	Transportation. Include gas, maintenance, bus or train fare.	12.	\$ 700
	Do not include car payments.		. 50
	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	150
4.	Charitable contributions and religious donations	14,	\$
5.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.		
			120
	15a. Life insurance	15a.	50
	15b. Health insurance	15b.	· 10
	15c. Vehicle insurance	15c.	\$ 10
	15d. Other insurance. Specify:	15d.	\$
ŝ.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		0
	Specify:	16.	\$
<b>7</b> .	Installment or lease payments:		6
	17a. Car payments for Vehicle 1	17a.	\$
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	<u>\$</u>
	17d. Other. Specify:	17d.	ş <u> </u>
	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6!).	18.	<u>\$</u>
9.	Other payments you make to support others who do not live with you.		$\overline{C}$
	Specify:	19.	\$
^		ma	
0.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income		. 9
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	3 3
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$

Entered 09/21/15 10:23:49 Desc Main Case 15-32030 Filed 09/21/15 Page 29 of 44 Document Case number (if known) Other. Specify: \_ 22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. 22 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22 above. 23b. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c, 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Explain here:

Doc 1

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B6 Declaration (Official Form 6 - Declaration) (12/07) Bedra Johnse, Kash Acosh

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

DECIMON	ION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have rea my knowledge, information, and belief.	ad the foregoing summary and schedules, consisting ofsheets, and that they are true and correct to the best
Date_ 9/21/291	Signature: Salah Ol
Date	Pebtor
	Signature: (Joint Debtor, if any)  [If joint case, both spouses must sign.]
DECLADATION AND OLGANO	
I declare under negative of position should be	TURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices ar promulgated pursuant to 11 U.S.C. § 110(h) setting a max amount before preparing any document for filing for a deb	ruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been the for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum other or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, sta who signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or parmer
Address	
x	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach add	It is a conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the provis 8 U.S.C. § 156.	tions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENAL	TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
T al.	
arthership ] of the	president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
ite	
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
n individual signing on behalf of a partnership or corpor	ration must indicate position or relationship to debtor.]
nalty for making a false statement or concealing property	y: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.
	mprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

#### UNITED STATES BANKRUPTCY COURT

In re:	Signih Johnson	Kruty Acosh	Case No.
	Debtor	7	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

22,000 26,000

SOURCE

Employment 2014 El Kemployment 2014

2

#### 2. Income other than from employment or operation of business



State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT

PAID

AMOUNT STILL OWING



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING 3

### 4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

assku Bank

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

interanchy Home

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT

DATE OF ORDER

DESCRIPTION AND VALUE

CASE TITLE & NUMBER

Of PROPERTY

Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON

RELATIONSHIP TO DEBTOR,

DATE

DESCRIPTION AND VALUE

OR ORGANIZATION

IF ANY

OF GIFT

OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF **PROPERTY** 

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

9. Payments related to debt counseling or bankruptcy

Ž

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Nope

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

6

#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR

NAMES AND ADDRESSES OF THOSE WITH ACCESS DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY TO BOX

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor



If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

7

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

IT NOTICE

E LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

8



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

9



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

**DATE ISSUED** 

#### 20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)



b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST PERCENTAGE OF INTEREST



If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

10

#### 22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

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	4/13)	
I declare ur and any att	nder penalty of perjury that I hav achments thereto and that they a	re read the answers contained in the foregoing statement of financial affairs re true and correct.
Date	9-21-2015	Signature of Debtor
Date	9-U-Wignature	of Joint Debtor (if any)
[If completed e	on behalf of a partnership or corporati	on)
I declare under thereto and tha	r penalty of perjury that I have read the at they are true and correct to the best of	answers contained in the foregoing statement of financial affairs and any attachments fmy knowledge, information and belief.
Date		Signature
		Print Name and Title
[An i	ndividual signing on behalf of a partne	rship or corporation must indicate position or relationship to debtor.]
		continuation sheets attached
Penalty for	making a false statement: Fine of up to \$.	500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATIO	ON AND SIGNATURE OF NON-AT	TORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of compensation and have pro 342(b); and, (3) if rules or g	perjury that: (1) I am a bankruptcy pe vided the debtor with a copy of this do guidelines have been promulgated pursuen as the debtor notice of the maximum a	tition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for cument and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and tant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy mount before preparing any document for filling for a debtor or accepting any fee from
Printed or Typed Name and	d Title, if any, of Bankruptcy Petition F	Preparer Social-Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition pre esponsible person, or partne	eparer is not an individual, state the na er who signs this document.	me, title (if any), address, and social-security number of the officer, principal,
Address		
Signature of Bankruptcy Pe	stition Preparer	Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 201B (Form 201B) (12/09)

#### UNITED STATES BANKRUPTCY COURT

In re Sedrick Jhnson/Krisey As	Case No.
540.01	Chapter <u>/3</u>
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE  Certification of [Non-Attorney] Bankruptcy Petition Preparer 1, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.	
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
	n of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy
Printed Name(s) of Debtor(s)	X Signature of Debtor Date
Case No. (if known)	Signature of Debtor  X  Signature of Joint Debtor (if any)  Date  Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.